

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
TRENTON VICINAGE**

In re:

Edith Cruz
Ramon D. Cruz-Nieves
Debtor(s)

Case No. 19-24907 / CMG

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Albert Russo, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/31/2019.
- 2) The plan was confirmed on 03/04/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/02/2022.
- 6) Number of months from filing or conversion to last payment: 36.
- 7) Number of months case was pending: 38.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$40,291.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$47,739.57
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$47,739.57

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$1,000.00
Court Costs \$0.00
Trustee Expenses & Compensation \$3,656.82
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,656.82

Attorney fees paid and disclosed by debtor: \$6,800.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	NA	610.99	610.99	11.08	0.00
AMERICAN EXPRESS	Unsecured	1,627.00	1,017.43	1,017.43	18.45	0.00
ASHLEY FUNDING SERVICES, LLC	Unsecured	279.00	124.94	124.94	2.27	0.00
ASHLEY FUNDING SERVICES, LLC	Unsecured	NA	7.62	7.62	0.14	0.00
Assisting Hands Home Care	Unsecured	6,730.00	NA	NA	0.00	0.00
AT&T Wireless	Unsecured	300.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA), N.A.	Unsecured	NA	1,645.52	1,645.52	29.83	0.00
CAPITAL ONE BANK (USA), N.A.	Unsecured	3,880.00	746.51	746.51	13.53	0.00
CAPITAL ONE BANK (USA), N.A.	Unsecured	NA	725.38	725.38	13.15	0.00
CAPITAL ONE BANK (USA), N.A.	Unsecured	NA	933.00	933.00	16.92	0.00
Chase Home Finance	Secured	83,000.00	NA	NA	0.00	0.00
Devang G. Patel, MD	Unsecured	1,001.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	2,153.00	2,379.13	2,379.13	43.14	0.00
DISCOVER BANK	Unsecured	NA	199.90	199.90	3.62	0.00
Eastern Dental of Union, LLC	Unsecured	65.00	NA	NA	0.00	0.00
Edison Radiology Group PA	Unsecured	830.00	NA	NA	0.00	0.00
Gastroenterology Consultants Of SJ	Unsecured	1,094.00	NA	NA	0.00	0.00
Hematology Oncology Consultant	Unsecured	843.00	NA	NA	0.00	0.00
HYUNDAI LEASE TITLING TRUST	Secured	NA	0.00	0.00	0.00	0.00
HYUNDAI LEASE TITLING TRUST	Secured	19,152.00	18,088.00	0.00	0.00	0.00
James Street Anesthesia Associates	Unsecured	2,042.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Unsecured	454.00	468.00	468.00	8.49	0.00
MIDDLESEX EMERGENCY PHYSICIA	Unsecured	8,236.00	1,654.92	1,654.92	30.01	0.00
MIDDLESEX EMERGENCY PHYSICIA	Unsecured	NA	1,294.00	1,294.00	23.46	0.00
Middlesex Emergency Physicians, PA	Unsecured	335.00	NA	NA	0.00	0.00
New Jersey Manufacturers Insurance	Unsecured	4,724.00	NA	NA	0.00	0.00
PayPal Credit	Unsecured	969.00	NA	NA	0.00	0.00
Plainfield Emergency Physicians, PA	Unsecured	NA	1,204.00	1,204.00	21.83	0.00
Plainfield Emergency Physicians, PA	Unsecured	NA	4,416.50	4,416.50	80.08	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	858.00	858.00	858.00	15.56	0.00
QUANTUM3 GROUP LLC	Unsecured	561.00	583.37	583.37	10.58	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Quest Diagnostics, Inc.	Unsecured	180.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA INC dt	Unsecured	NA	0.00	14,280.38	258.92	0.00
SANTANDER CONSUMER USA INC dt	Secured	31,345.00	31,824.38	17,544.00	17,544.00	0.00
Service Finance Company LLC	Unsecured	24,156.00	NA	NA	0.00	0.00
SUNTRUST BANK	Unsecured	NA	23,686.15	23,686.15	429.45	0.00
SYNCHRONY BANK	Unsecured	170.00	170.23	170.23	3.09	0.00
Synchrony Bank	Unsecured	149.00	NA	NA	0.00	0.00
T Mobile/T-Mobile USA Inc	Unsecured	971.00	920.40	920.40	16.69	0.00
University Radiology Group PC	Unsecured	1,525.00	NA	NA	0.00	0.00
US BANK NATIONAL ASSOCIATION	Secured	342,108.00	365,292.34	24,426.62	24,426.62	0.00
Verizon by American InfoSource as Agent	Unsecured	297.00	3,410.57	3,410.57	61.84	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$24,426.62	\$24,426.62	\$0.00
Debt Secured by Vehicle	\$17,544.00	\$17,544.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$41,970.62	\$41,970.62	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$61,336.94	\$1,112.13	\$0.00

Disbursements:

Expenses of Administration	\$4,656.82
Disbursements to Creditors	<u>\$43,082.75</u>
TOTAL DISBURSEMENTS :	<u>\$47,739.57</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/21/2022

By: /s/ Albert Russo

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.